## DVERTISING -- THE GAME

Watched from a certain angle, the affairs and business of daily life resemble a game which might be called, "PENALTIES."

Those players who are most alert, most adept, who have sharpest wits, rarely pay a "penalty;" while the careless players are constantly "paying up."

There are no set rules in the game of "Penalties." It is a mere matter of "blundering and paying the fines."

Take the case of the man who buys a horse-know-

ing little about horses, and less about what they should cost, he pays about twenty-five dollars more than he would have needed to pay for the animal. He never read the ads. of people who had horses to sell, and, in effect, his \$25 penalty paid for this neglect.

Another man owns a house, and rents it to the first inquirer who has sought him out since he put up the placard. He is not quite satisfied with the man's responsibility, and is a liittle reluctant about knocking off a few dollars from the already low rent-but there is no other tenant "in sight," and he accepts the doubtful one. His "penalty" is the eventual loss of two months' rent income, the cost of re-papering the house, and of making many repairs—all of which he could have avoided by spending a dollar or two in the first place for "To Let" ads., which would have placed prospective tenants IN COMPETITION for his house, and would have enabled him to "take his choice."

The housewife blunders into "paying penalties" by asking her neighbor's servant to secure a servant for her-some "friend of hers." She gets a "breaker," and for most of the month watches the gradual destruction of china and despoiling of household "pretty things." She pays her "penalties" because she gave

herself no room for CHOICE in selecting a servantvirtually delegating the selection to someone else. A "Help Want" ad., run for a few days, would have changed the affair from that of a place hunting the servant to that of a lot of servants hunting the placewhich is a very different thing.

The person who works for too small wages, who pays too high rent, who "gives away" things which have a market value, or that could have been exchanged for more useful articles-that person is always a loser in the game of "Penalties," and wholly because Le doesn't realize the nature of the game.

Glance over the little ads today and see how other people are avoiding paying penalties. Try a News-Times Want Ad Today

RATE--1 CENT A WORD FOR THE FIRST INSERTION AND 1-2 GENT A WORD FOR EACH INSERTION

THE ABOVE RATE IS FOR BOTH MORNING AND AFTERNOON EDITIONS.

NOTICE OF COMPLETION OF ASSESS-

MENT ROLL. Department of Public Works. Office of the Board. South Bend, Ind., Sept. 24, 1913, To Whom It May Concern:

affected by said described public improvement are hereby notified that the Board of Fublic Works of said city has fixed Bldg. October 10, 1913, as a date upon which reand will determine the question as to Times. whether such lots or tracts of land have been or will be benefited in the amount on said roll, or in a greater or less sum than that named on said roll. Said assessment roll showing said prima

facie assessments, with the names of own ers and descriptions of property subject to be assessed, is on file and may be seen at the office of the Board of Public Works OTTO C. BASTIAN,

CHARLES F. NIEDBALSKI, FRANCIS E. LAMBERT, Board of Public Works. Attested: Arthur P. Perley, Clerk of sept25-oct2

NOTICE OF ADMINISTRATION. Notice is hereby given that the under the erenit court of St. Joseph county, of Ursala De Clerq Tallien, late of St. | Cer. Colfax and Lafayette.

Joseph county, deceased. Said estate is supposed to be solvent. JOHN J. SCHINDLER, Executor. September 17, 1913. sept18-25oct2

NOTICE OF ADMINISTRATION. Notice is hereby given that the undersigned has been appointed by the clerk WANTED-Lady souctor. Apply box Gof the circuit court of St. Joseph county. 24, News-Times. state of Indiana, administrator of the estate of Harriett Terrell, late of St. Joseph | WANTED-Competent girl for cooking and county, deceased.

Said estate is supposed to be solvent. WILLIAM G. BESTLE, Adm'tor. September 24, 1913.

NOTICE OF IMPROVEMENT RESOLU-TION. Department of Public Works. Office of the Board.

Notice is hereby given by the Board of WANTED-Girl for general housework. Public Works of the city of South Bend, | Call Home phone 6565, or Bell 792. Call Indiana, that it is desired and deemed for Mr. Jack Stewart. necessary to make the following described provement Resolutions, adopted by said Washington av., Flat G. poard on the 23rd day of September, 1913. Quincy street as follows:

Beginning at the center of Blaine avenue and Van Buren street, thence north along WANTED-Housekeeper for widower with the center of Blaine avenue to the center | 3 children; good wages to competent perof Quincy street with a 12-inch vitrified son. Address Box J-146, News-Times. pipe sewer. Together with the necessary manholes, inlets and house connections to WANTED-Giris to learn eiger making the curb line, along the line of said im-

IMPROVEMENT RESOLUTION NO. 292, Clgar Co. In the City of South Bend, Indiana. specifications are on file and may be seen at the office of said board, and all work in the making of said public improvements must be done in accordance therewith. Said board has fixed the 24th day of October, 1913, as a date upon which remonstrances may be filed or heard by persons interested or affected by said public improvements, and on said day at 7:45 Sample st. o'clock p. m., said board will, at its said office, hear and consider any remonstrances and persons interested, or whose property is affected by said public imsenefit that will accrue to the property. abutting and adjacent to the proposed improvements, and to said city, will be equal or exceed the estimated cost of the proposed improvements, as estimated by

the City Civil Engineer. OTTO C. BASTIAN. CHARLES F. NIEDBALSKI, FRANCIS E. LAMBERT, Board of Public Works. Arthur P. Perley, Clerk of the Board.

HELP WANTED-MALE,



WANTED-Tool or die makers. Apply or write to Chicago Telephone Supply Co., Elkbart, Ind.

WANTED-An experienced man as col lector. Household Outfitting Co.

MEN for general farm work by month or LEGE. day. Go west either car line to Olive, County 9192.

WANTED-Ten corn cutters at once. In-Johnson lunch car, South st.

WANTED-Good, strong boy on small

farm at city limits. E. .. oward st. B.

PRACTICAL Instruction in a garage and

repair shop under the direction of the most skilled and high class automobile experts. A splenald automobile text book. and kit of tools free to each student. Day and evening classes. Prices reasonable. Payment plan if so desired. We teach you thoroughly in a few week's time. Write, call or phone for particulars. SEELY AUTO SCHOOL & GARAGE. 232 N. Michigan .st. Both phoses.

WANTED-Strong boys for carriers. Apply at News-Times circulation dept. WANTED-Solicitor. Apply Box G 100

News-Times. MEN-Age 18 to 30, wanted at once for Firemen and Brakemen; no experience necessary; 880 to \$130 per month; promoion; no strike; write immediately for full articulars. Address H. C. F., care News-

LOCAL REPRESENTATIVE WANTED-No canyassing or soliciting required Good lacome assured. Address National Ca-Operative Realty Co., V-841 Marden Bullding. Washington, D. C.

HELP WANTED-MALE,

-WANTED-YOUNG MEN to know that there are only a few days left in which to receive the special inducements offered you to learn Notice is hereby given by the Board of Public Works of the city of South Bend. Indiana, that on the 23rd day of September, 1913, they approved an assessment roll showing the prima facle assessment for the september 15.

The Automobile Business. Do you want to be a Chauffeur, Repairman, Demonstrator, or Salesman of Automobiles. If so investigate our system teaching and get from others. You can buy them for \$1.00 down and 50c per week.

HAVERSTOCK, the "WHITE" MAN, September 15. 114-116 E. Sample St. Home Phone 5041.

1913, for the construction of a sewer in WANTED-Men that work in machine Indiana avenue from Kemble avenue to shops and factories, if you would like Franklin street. Persons interested in or to earn \$8 to \$12 per week extra using

monstrances will be received, or heard, MEN make big money at spare time, no display in John Hale Hat Store. plece of property described in said roll preferred. Address Box M. L., care News-

HELP WANTED-FEMALE.



WANTED-Competent reliable nurse for baby. Good wages. Call after ten a. m. Auditorium theater. Mrs. Arthur Berthelet. signed has been appointed by the clerk of WANTED-Girls experienced on power sewing muchines. Good wages. Apply state of Indiana, executor of the estate at once. Harshman Tent & Awning Co.

WANTED-Girl for dishwashing, 323 8

WANTED-Woman cook; also dishwasher Kohinor Restaurant, 210 E. Jefferson,

general housework; no washing. Mrs. R. E. Page, 501 N. Lafayette st. sept25oct2-9 | WANTED-Young or middle-aged lady

with no children for housekeeper, for young widower with no children. Address D. Franklin, 1305 S. Spring st., Mishawaka. WANTED-Cash girl at the Eastwood market, 224 W. Washington av.

public improvements in the said city as WANTED-A competent girl for general authorized by the following numbered Im- housework, family of two. Apply 418 W.

Construction of a sewer in and along WANTED-Maid for general housework i Blaine avenue from Van Buren street to small family; colored girl preferred. References. 322 E. Lafayette.

paid while learning. L. S. Kent Cigar

KNOWN AND DESIGNATED AS PIPE WANTED GIT for stripping tobacco, SEWER ON BLAINE AVENUE, UNDER good wages, steady work. L. S. Kent

Detailed drawings, plans, profiles and WANTED-Bunch makers and rollers. steady worl. L. S. Kent Cigar Co.

> WANTED-Young womn for Shirt Making; no previous experience necessary; good pay while learning. Saturday after-noon off. Wilson Bros. Shirt Factory. W.

WANTED-Competent nelp. done. Good wages to suitable party. rovements, and will decide whether the Apply with references, mornings, 413 W.

OFFICE HELP.

A SPECIAL REDUCTION will be made on a few scholarships this week, for either DAY or NIGHT sessions. Kelly Business i School, 120 E. Wayne st., over the Kinney South Bend Camera Co., with J. Burke Buick Delivery, a dandy...... 400.00 at once. Address J-147, care News-Times. Shoe Store. Bell 943, Home 2484.

OFFICE HELP.

STUDENTS entering every week. Call and arrange for course. Thomas School of Stenography & Typewriting, American ence, Emp. Dept. Day and Night School WANTED-YOUNG PROPLE TO EN-ROLL IN OUR NIGHT SCHOOL

COURSE OF THREE MONTHS ONLY \$10. ANY OR ALL BRANCHES THE SAME PRICE. BUILD FOR SUCCESS-FUL FUTURE BY MAKING PREPARA TION IN OUR EVENING SCHOOL FULL PARTICULARS CHEERFULLY FURNISHED ON REQUEST. CALL BELL 551 OR HOME 5551 OR BET-TER CALL AT THE COLLEGE OF-FICE, OVER SAX'S STORE, SOUTH MICHIGAN STREET. ENTER NOW. THE SOUTH BEND BUSINESS COL-

walk north to farm. J. F. Reynolds, STUDENTS entering every week. Call and arrange for your course. Thomas School Of Stenography & Typewriting, American VANTED-Ten corn cutters at once. In- Trust Bldg. Stenography, Typewriting, quire between 9 and 10 a. m., E. A. Office Methods. Commercial Correspondence, Emp. Dept., Day and Night School.

Initials M. M. on inside. Finder may eep money if they will return bug to the Philadelphia or call Home phone 4716. LOST, STRAYED OR STOLEN-High bred Boston Bull, white face, black nose and ears. Return to E. A. Renker, 325 S.

FOUND-Pocketbook. Owner can have same by calling Home 4753 and proving Howard av. Phone Bell 1415.

LOST-Blue serge suit cont, between 200 on W. Wayne st. Return to 112 W. Wayne two interurban lines in rich farming local- class condition. Will take \$35 for quick FOR SALE CHEAP-Eight-room house, FOR SALE An 80 acre farm, a 40-acre st, and receive reward.

SITUATIONS WANTED - FEMALE. Will consider income city property or FOR SALE-Nearly new mahogany plane, WANTED-Position as bookkeeper and Valin, 118 S. Main. stenographer. Experienced and competent. J-144, News-Times.

HELP WANTED—MISCELLANEOUS. MEN AND WOMEN WANTED for govern- \$1.00 to \$2.00 per gal., that sold at \$1.50 \$75 Kimball Mahogany; \$200 Hammond payments. of positions open. Franklin Institute, roof paint at \$1.00 per gallon. Chicago Hamlin Organ. Organs from \$2.50 up. 118 S. Main St. Dept. 95G, Rochester, N. Y.

HELP WANTED—MISCELLANEOUS

WANTED-MISCELLANEOUS.

WANTED-Furs to make over; prices reasonable. 132 Paris st. Bell phone 1312. LADIES let "BOB WHITE" make your rugs look like new for one cent a foot. White Renovating Co., P. O. Box 509, See \$100.00 BUYS A. B. Chase Upright plane;

FREE ALL THIS WEEK-A new Tampico \$25.00, Mason & Hamilin organ. Organs crn. pleasant and convenient. Inquire 411 fine location; 8 rooms and strictly modern brush with each purchase of "BOB from \$2.50 up. Straube Piano & Music E. South st. WHITE" imported carpet and rug cleaner. Co., 209 S. Main st. White Renovating Co., P. O. Box 509,

Nº Studebaker.

WANTED-Horses and cattle for fall and saver. Call at 428 Harrison av. winter keeping. Frank B. Yoder, R. D. Bell phone 9475.

WANTED FOR RENT.

WANTED-Six or 7-room house, strictly modern, in best residence district. Call Bell phone 69; Home phone 2237.

PERSONAL.

THE way to study music. Read my teacher. After taking a lesson if not satisfied it costs you nothing.

Teacher of Piano. 300 W. Colfax Av. 1240. Bell Phone 1904.

P. MCHENRY Vocal Instructor. (Musical Director St. James' Choir) Season begins Monday, Sept. 1

DR. CRAVENS-See him at his own

WILBER'S LE GARO, 5c CIGAR.

without medicine.

MRS. ANDREWS, Broadway and Michigan St. SALSAD

Is more than SIX in ONE to the housewife in washing and cleaning. Phone 3368 today for IT.

BUSINESS OPPORTUNITIES.

STANDARD, Custom and Surgical Cor- ferson boulevard. sets that are guaranted. Spirella Corset

C. N. Andrews. Home 1638; Bell 3449. PERSONAL-I wish to thank the street Price \$985,00 cash or will take small runacar men for their courtesy to their pat- bout in on same. Call for demonstration.

HAVERSTOCK, the "WHITE" MAN, 208 W. Jefferson Blvd. KODAKS AND TUPPLIES We do fine developing and printing at 1911 E. M. F. 5 passenger .......... 350:00 moderate prices. Satisfaction guaranteed. Model

& Co., 230 S. Mich. st. Open evenings.

JOHN L. JOHNSON. Furniture Cabinet Maker. Packing, Repairing, Upholstering Finish-ing and Caneing, Will call for and de-Trust Bldg. Stenography, Typewriting, SCRE'IN DOOR and windows should be Office Methods, Commercial Correspondphone 2032.

> LAWN MOWERS ground, 35c and 50c Umbrelias Repaired and Recovered, \$1.00 and up; shears and knives ground, 5c. CARLIN'S REPAIR SHOP. 105 W. Divison st.

AT THE SUBWAY NOW-SIX all expert a lot of our other good liberal stunts. We ness. 1317 W. Indiana av. want your trade. Subway shop, under street car station.

RENT A TYPEWRITER OF ARMSTRONG. All Makes-late Models for Rent or Sold on Easy Payments. Phone for sample machine. Bell 620; Home 1297. L. B. ARMSTRONG. Don't forget my Number, 127 W. Jefferson reference given. All kinds of veterinary

FOR SALE—MISCELLANEOUS. FOR SALE-22 White Wyandotte Pullets, 51/2 months old. Bell phone 9582.

W. Madison st. perfect condition. Inquire at 740 N.

FOR SALE OR EXCHANGE-Stock of dry goods, groceries, shoes, gents' furblock on S. Lafayette st. and 100 block nishings, etc., in town of 1,000 located on FOR SALE-Decker square plane, in firstity, will invoice about \$7,000, long time sale, 500 E. Colfax av. ease on brick two-story building, 24x80 ft.

Wall Paper Co., 319 S. Michigan st.

FOR SALE-MISCELLANEOUS.



FOR SALE-One 2x3x6 ft. Pittsburg Safe, FOR RENT-Furnished rooms by night or , etta. Home phone 2469. Call evenings, wardsburg, Mich. cheap. Inquire at superintendent of week. The Vistula, 306 Vistula. Bell schools office, new high school building. phone 3570.

\$75.00, Kimball Mahogany; \$200.00 Ham- FOR RENT A three room flat, furnished mond Oak; New Straube \$325.00 up; for housekeeping, on first floor, mod- FOR SALE-House on Michigan av.

FOR SALE-One bay 61 year-old horse at light housekeeping, fine location, very nearly ready for occupancy. Plumbing, FOR SALE-A hard coal base burner; in good condition, fine heater and fuel LIGHT housekeeping rooms, 1004 E. Madi-

FOR SALE-Full blood French poodles at FOR RENT-Furnished front room, close Park 114 E. Jefferson boulevard, upstairs. FOR SALE-Beginning Wednesday, full line of household goods; also machine chest and tools. 116 E. Breadway. Bell FOR RENT-Unfurnished rooms. 210 N.

Division st. FOR SALE-Hard coal stove cheap.

guarantee then decide who will be your TWO SOWS with 21 pigs. H. 4562. R. R. | \* 8720. 1, Box 8. FOR SALE-No. 6 Radiant Home stove;

good condition. 1230 Portage av. Home

Bulbs for fall planting. Sale will con- ern conveniences. Are your offices prop tinue until stock is all sold. Front of erly kept up? Janitor service includ- FOR SALE-Lot 63 Oakland park; sever, Public Drug Store, Michigan Street. Home ed in rental of office and everything

Bunch, Lakeville, Ind. FOR SALE-bor a short time only we will FOR RENT-Flat. Call 602 N. St. Louis give \$1.00 worth of cuttings with each without medicine. At home at all hours, ton of our Celebrated Sunny South Coal Celebrated \$5 readings, \$1. All interurban lump or egg, \$4.50 per ton. This coal cars stop in front of his door. The poor burns clean no clinkers. We guarantee FOR RENT—A completely furnished flat, suit the purchaser. Inquire of the blocks. you have always with you. You will not satisfaction. We handle only the best

> FOR SALE. Automobiles, Motorcycles. Etc.



FOR SALE-1912 Excelsion Twin Motorcycle, good order. Call Bell County 9303. M. Robinson & Son, 110 S. Michigan St wagon, practically new, \$400.00. M. and

Shop, S. Michigan and Broadway. Mrs. MUST sell "Baby 6", 48 H. P. 1912 Mitchell Touring car, fully equipped. Run about ,000 miles. Good as new and guaranteed.

YOUR LAST CHANCE. Ford 4 Cyl. Runabout.....\$200.00 Electric Runabout, worth more than 300.00 "T" Ford, 5-passenger..... 350.00 Maxwell Runabout, a bargain..... 250.06 Victoria Electric, real value...... 350.00 Call Quickly SEELY AUTO SCHOOL & GARAGE.

FOR SALE Horses, Carriages, Wagons, etc.



FOR SALE-A shetland pony, cart, saddle \* etc. Gentle for children. Cheap. Home \* LESS WALK WHEN WE HAVE . For particulars concerning an of the \$\$\$\$\$\$ 1638, Bell 3440,

DR. DANIEL J. HILL, Veterinary Surgeon. Ringbone and Bone Spavin cured. No pay till cared. No blemish. First-class work done. Prompt attention given to day calls. Miller & Kirkley's 10c Hitch Barn, Betr Phone 3507.

FOR SALE—HOUSEHOLD GOODS

FOR SALE-A top buggy, good as new, FOR SALE-One "Favorite" hard coal and a good single harness. Inquire 520 beater; also one heater. Call 1129 Campau st. Bell phone 2139. FOR SALE-Radiant Home coal stove in FOR SALE-Cheap, size 16 "Art Garland base burner. Inquire 1827 Haney av. Bell phone 1361.

FOR SALE—PIANOS.

Straube Plano & Music Co., 200 S. Main st.

FURNISHED ROOMS.



FOR RENT-Good sized sleeping rooms or FOR SALE-7 room modern bungalow,

son st., modern. Bell 2511, Home 1396.

to town. Call Bell phone 2992. FOR RENT-UNFURNISHED ROOMS. Main st.

FOR SALE—Broken cake for chicken \* feed. Loose-Wile's Biscuit Co., 112 E. \* WANTED-106 FURNISHED ROOMS, \* CHAPATON PLACE-\$5.00 down \$5.00 Loose-While's Biscuit Co., 112 E. Divi- \* HOUSES. WEAVER & RINKER \* W. J. O'NEIL, Bell 4352; Home 6538. BOARD & ROOM DIRECTORY, 426 \* JEFFERSON BLDG., HOME PHONE . MR. REAL ESTATE PURCHASER-The

FOR RENT-OFFICE ROOMS.

FOR RENT-FLATS.

suitable for young couple, 11/2 blocks aiways have Dr. Cravens with you. Hours, grades of soft and hard coal, slab and from center of city. Bargain for right look body wood. Give us a call. G. C. Hartpointment. Bell phone 422. Heals sick man, Old Singer Plant. Bell 70, Home Times.

> FOR RENT-Modern flat, steam heat, with st. H. phone 6375; Bell 1737. FOR RENT-Eight-room flat 123 Laporte man & VanValla, 118 S. Main st. av. Call at 220 N. Michigan, Geo.

FOR RENT-MISCELLANEOUS. FOR RENT-New Upright Planes, \$3.50 be bought for cash or on a contract. per month for terms of six months, free delivery, free maintenance. Steger & Sons Piano Mfg. Co., 223 S. Main st.

FOR RENT-Third floor on 110 S. Michigan st.; rent extremely reasonable. Home phone 6114; Bell 685.



house on east side near car line. Two , or more furnished rooms can be rented house, 740 N. Diamond. Bell 4129.

st., River Park; water and gas; \$10 per month. Inquire 236 Paris. Bell 3556. OR SALE-Nine-room, new, modern house on east side near car line. Two or more furnished rooms can be rented \$2,500. at once. Address J-147, care News-Times. Joe st. Renting for \$50 per month. Fine \$55 OR RENT-Six-room house on south side. All modern except heat; has small garage; only one block from street car line. M. L. Rupssell, 418 S. Lafayette. FOR RENT-Strictly modern house, rooms, centrally located, choice property, cheap rent to small family. See Caldwell, 704 J. M. S. Bldg.

WEAVER & RINKER BOARD AND ROOM DIRECTORY WHY TAKE THAT LONG, FRUIT. . for-\$1 per week. \* ROOMS TO SELECT FROM? ALSO . above call on J. W. Peters, or telepa.27 \$5555 · LIGHT HOUSEKEEPING SUITES. . Home 1908 or 6085. Bell Std. \* OPEN SUNDAY 9 TO 11. 1 TO 2. \* HOME PHONE 8720. 426 JEFFERSON BLDG.

REN1-10-room strictly modern house, 502 N. Lafayette st., with or with. W. Grace st. out garage, Inquire H. A. Wood. Both

FOR SALE—HOUSES. FOR SALE-Lots on Leeper at. The most

desirable location in the city. Safe and sure investment. Ideal location for a ome. Sold on payments. Inquire of John F. Devine, Room 6, American Bldg, FOR SALE-Farms from 5 acres to 200-Bell phone 31, Home phone 5413. FOR SALE-6 room house on Quimby st., E. side. Some LaPorte property in Call J. A. McCollough, room 3. Hobb's 3333333 South Bend, Ind. exchange for South Bend property. 431 Bldg. Bell 569; Home 6365. Residence \$\$\$\$\$\$\$\$ Jeff; Bldg. Home phone 6647, Bell 3158. Home 8650.

hardwood finish, hot water heat and

barn. Address Box J-148, News-Times. farm of equal value. Heckman & Van fine shape, \$160; fine oak plane, easy FOR SALE-A bue modern nome on Room 3 Second Floor, 235 S. Michigan st. terms, \$150; other instruments, some as Woodward av., with garage A small low as \$100. Call soon to secure one of cottage with bath, gas and electric light modern except furnice on Quincy st., \$2, house, bank barn, silo, and good outbuild- \$3 200. Also several new homes not far from ings. Soil the best in the county, crops on price. Standard Varnish and Paints at \$100 BUYS A. B. Chase Upright Plano; the factory districts for sale for each or farm as evidence. If you are looking for | \$3

Phone 5733.

TUR SALE--HOUSES.



FOR SALE-Neat new 6-room bungalow FOR SALE—Art Garland hard coal burner.

Call Home 1393 or 115 City Hall court.

EVENT—Two rooms for light house of Michigan st. Partly modern. 850 down keeping. Private entrance. Suitable for and balance like rent. F. M. Jackson, two persons only. 425 S. Eddy.

Title Building, corner Main and Senter sts.

Bell phone 4352: Home phone 638.

Farmers' 10c Feed Barn, 116 N. Mill st. reasonable, private family. 905 W. La- fine lot on E. Madison st. Easy terms Happ & Taggert, 203 S. Main st. Either

Phone 1571.

FOR SALE OR TRADE-Two .ots with dwellings. Inquire 1101 S. 17th st., River av. Fine location. SOME bargains in real estate. House and

erties up to \$6,700.00. 309 W. Colfax av. Bell phone 1904. 100 UNFURNISHED ROOMS, 100 . month buys a large lot with improve- Division st. in Lasalle Park addition. FURNISHED LIGHT HOUSEKEEP. . ments. North of St. Joseph hospital on \* ING ROOMS, 100 HOUSES, 50 BOARD . Notre Dame St. Start now and get a home. Michigan st.

\*\*\*\*\*\*\*\*\*\*\*\*\*\* \*\*\* \*\*\*\*\*\*\*\* closing a real estate deal is, "Is the title sts. good?" Thee Indiana Title and Loan Co. Improved property to trade for vacant will answer this question for you and give lots. you a \$100,000 guarantee bond that the We sell lots in Southmoor wark, Birner answer is correct. Indiana Title & Loan Place and Lincoin Park additions FOR RENT-Office, rooms, either single Co., Title Bidg., Cor. Main and Center sts. SALE of large stock of Holland Flower cated; elevator service and other mod- Secretary.

> curbing and sidewalk in and paid for Is kept in first class condition. Apply to Corner lot and fine residence site. Will Dr. E. R. Dean, Dean Bldg. sell for best cash offer made within ten days. Address Box J-127, care News- on Furniture, Planos, Diamonds, Jewelry FOR SALE-At a pargain, a new 6-room lacdern house (just finished) at the southwest corner of Howard and St. Louis any Loan Company to give a lower rate sts., convenient to street cars, desirable than the South Bend Credit Company and

location. Cash or contract, on terms to will follow to a letter the rates provided W. P. FUREY.

FARA LANDS. FOR SALE-120 acres sommwest of city on Who need be ASHAMED to go to an hon-Sumption Prairie, good soll, 6 acres tim- ocable loan company to borrow money? or without large barn. 618 N. Michigan ber, all kinds fruit, berries, grapes, etc., The answer is, NO ONE, if your demands 11-room house, hard and soft water inside. for money are legitimate. 40x60 ft. bank barn. Easy terms. Heck-

W. K. McHENRY,

118 S. Main St. Bell Phone 299, WEITCOMB & KELLER

Offer for cash or easy terms 8-room modern house, new, Riverside 7-room modern bouse, Van Buren st. 

7-room modern house, new, Miami st. 7-room modern house, new, E. Bowman \$45 5-room modern house, new, E. Bowman \$35 Small trucking tracts of land west and \$55 Do you want to lay in your \$55 north of the city for sale.

WHITCOMB & KELLER RENT\_Nine-room, new, modern FOR SALE-Farm of lir acres of good \$\$\$ your feet and concentrate all \$\$\$ productive clay loam soil in southwest 155 your indebtedness into one 355 Michigan, 21/2 miles from rallway market \$\$\$ place. We loan Money on \$\$\$ Can't be best for stock fruit or grain. | \$55 Lousehold goods, etc., at the le-100 acres under cultivation, balance \$55 gal rate 21 interest 2 per cent \$55 FOR RENT-Strictly modern 6-room meadow and timber, 30 acres mint of \$5; per month, plus \$3.00 for cost \$33 sugar beet land, which will produce \$100 555 of loan. Call and investigate to \$150 per acre if properly worked. Will; \$35 our new system. FOR RENT-Seven-room nouse 513 N. 11th take a good borse and lot in town or 3 to \$55 5-acrs lot near city with buildings there- \$88 on, in part payment. Price \$60 per acre. \$88 Two year lease on 2-story brick build- \$55 ing, containing saloon, with fixtures, stock | \$55 and license to August, 1912. Will sell for \$35

> Two practically new dwellings on N. St. | \$35 -room residence on lot 53x165 feet at No. 388 301 S. Mich. St., Cor. Wayne, \$33 1316 S. Main st. Hot water heat and all \$5\$ modern improvements, with open stair- \$5\$ way. Fruits and grapes. Paved streets, \$55 Home Phora 6075. Bell 1359. sidewalk sewer, water and gas all in and \$5\$

payments of \$1 per well. All payments all been pate. Will take the amount al- \$\$\$\$\$\$\$\$\$ . ready paid and pr-haser can assume \$3555555 . payment for the balance at the "ate called \$\$\$\$\$\$5

REAL ESTATE \*\*\*\*\*\*\*\*\*\*\*\*\*\* \*\*\*\*\*\*\*\*\* FOR SALE—Nine-acre farm 4 miles north

of South Bend; & mile from car line; no buildings; A No. I land. Inquire 1121 88 any amount up to \$250. Time and \$5 FOR SALE-A ten-room flat building in eastern part of city, built about six \$\$ PIANOS, TEAMS, LIVE STOCK, etc. \$\$ Years. Will take in vacant lot for first & Cail, write or phoone Home 6117; \$5

WILLIAM N. BERGAN.

325 Jefferson Bldg.

Home Phone 5935. tracts; also have good city property. If you want to list property for sale or rent with me would be glad to take agency

farm, a 25 acre farm, a 5 acre farm. All \* \* \* AN IDEAL FARM \* \* \* FOR SALE For 30 days, wall paper at these, Welcott Music Co., 414 N. Michi- in good neighborhood. A bungalow all 100 acres two miles from town, with 9-room

REAL ESTATE.

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